

**Information to identify the case:**

Debtor 1	<u>Terrance Mills</u>	Social Security number or ITIN	xxx-xx-9624
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Aisha Mills</u>	Social Security number or ITIN	xxx-xx-6635
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-27375-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Terrance Mills

Aisha Mills

6/12/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Terrance Mills  
Aisha Mills  
DebtorsCase No. 19-27375-ABA  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 20

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db/jdb  
cr +Terrance Mills, Aisha Mills, 51 Bryces Court, Sicklerville, NJ 08081-1675  
+NewRez LLC d/b/a Shellpoint Mortgage Servicing, Hill Wallack LLP, 21 Roszel Road,  
P.O. Box 5226, Princeton, NJ 08543-5226  
cr +Nissan Motor Acceptance Corp., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
518453509 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
518453512 +KML Law Group, P.C., 216 Haddon Ave, Ste. 406, Attn: Nicholas J. Zabala, Esq.,  
Westmont, NJ 08108-2812  
518453513 +Naima Perry, 1418 Bellevue Ave, Camden, NJ 08103-2921  
518453514 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jun 13 2020 04:13:00 Brian Thomas, Brian Thomas, Esq,  
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2020 00:58:23 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 13 2020 00:58:21 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518453506 +EDI: WFNNB.COM Jun 13 2020 04:13:00 Comenitybank/victoria, Po Box 182789,  
Columbus, OH 43218-2789  
518453507 +EDI: DISCOVER.COM Jun 13 2020 04:13:00 Discover Fin Svcs Llc, Pob 15316,  
Wilmington, DE 19850-5316  
518453510 EDI: JPMORGANCHASE Jun 13 2020 04:13:00 Jpmcb Card, Po Box 15298, Wilmington, DE 19850  
518453511 +EDI: JPMORGANCHASE Jun 13 2020 04:13:00 Jpmcb Hl, 700 Kansas Lane,  
Monroe, LA 71203-4774  
518453515 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synccb/gapdc, Po Box 965005, Orlando, FL 32896-5005  
518453516 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synccb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015  
518453517 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synccb/tjx Cos Dc, Po Box 965015,  
Orlando, FL 32896-5015  
518453518 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synccb/whitehall, C/o Po Box 965036,  
Orlando, FL 32896-0001  
518455416 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518453519 +EDI: CITICORP.COM Jun 13 2020 04:13:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
518453508 ##+Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Jun 12, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,  
bthomas@ecf.axosfs.com  
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com  
Charles M. Izzo on behalf of Debtor Terrance Mills cminj2001@yahoo.com,  
izzocr79754@notify.bestcase.com  
Charles M. Izzo on behalf of Joint Debtor Aisha Mills cminj2001@yahoo.com,  
izzocr79754@notify.bestcase.com  
Elizabeth K. Holdren on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing  
eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7